

**REMARKS**

Claims 1-11, 17-44, and 50-72 are pending. Claims 1, 34, 71, and 72 have been amended. No new matter has been added. Claims 1-11, 17-44, and 50-72 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over O’Leary.

**Rejection of Claims 1-11, 17-44, and 50-72 under 35 U.S.C. § 103(a)**

Claims 1-11, 17-44 and 50-72 are rejected under 35 U.S.C. § 103(a) as being unpatentable over O’Leary. This rejection is respectfully traversed.

O’Leary fails to teach “enabling the user to receive funds from a party other than the user into the user’s transaction account and send funds from the user’s transaction account to a transaction account of a party other than the user,” as recited in amended claim 1. O’Leary’s IPA account does not receive funds from another party. Col. 5, lines 52-60. Additionally, O’Leary teaches against the use of a single account for receiving funds by a user and sending funds from the user because of security reasons. Col. 6, lines 4-27. On pages 5-6 of the Decision on Appeal, the Board stated, “The Appellants are apparently contending that O’Leary’s IPA account cannot receive funds from parties other than the user, but this is not commensurate with the scope of the claim, as limitation [4.1] recites ‘enabling the user to receive and send funds from the user’s transaction account’ without specifying the party on the other wise of the send or receive operation.” Accordingly, the amendments herein clarify that the user’s transaction account can receive funds from a party other than the user and send funds to a party other than the user.

Further, O’Leary fails to teach “credit line enabling the user to access both line of credit funds and accumulated balance funds in the user’s transaction account” where “the transaction account is not a checking account,” as recited in amended claim 1. On page 20 of the Examiner’s Answer, the Examiner asserts that it is “well known in commercial banking where regular checking transaction account is tied to overdraft line of credit, enabling customers to overdraw their regular transaction/checking accounts if there is an insufficient fund in the transaction/checking accounts to settle a payment.” However, the account in claim 1 is a transaction account, not a checking account, and while the Examiner believes it is known to tie a credit line to a checking account, it is not known to tie a credit line to a transaction account.

Therefore, O'Leary fails to teach each and every element of claim 1 and, thus, claim 1 is believed to be allowable. Claims 34, 71, and 72 are believed to be allowable for similar reasons. Claims 2-11, 17-33, and 67-70 are also believed to be allowable because they depend on claims 1 and 34. Accordingly, it is respectfully requested that this rejection be withdrawn.

**CONCLUSION**

In view of the foregoing remarks/arguments, each of the claims remaining in the application is believed to be in condition for immediate allowance. Accordingly, the Examiner is respectfully requested to reconsider and withdraw the rejection and to pass the application to issue. Should the Office feel that contacting the undersigned representative will aid in expediting the prosecution of this application, please do not hesitate to do so at the number provided below. If any fees are required in connection with this filing, the Commissioner is hereby authorized to charge Deposit Account No. 50-4402.

Respectfully submitted,

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